

Regarding Claim 1

Appellants will generally stand on the arguments contained in their Appeal Brief, except to refute the Examiner's response to arguments contained in section (10) of the Examiner's Answer with respect to a "covered products matrix."

With respect to claims 42-45 (which recite a "covered products matrix"), the Examiner argues:

the providing of a list of available products constitutes a covered products matrix, where a matrix is broadly interpreted to be an arrangement of rows of columns, and the presentation of a list would be known to include rows and columns in which the products are introduced to an interested client where rows would include products available and columns would include formal product name, abbreviated name, description, pricing, years since conception, etc.

Examiner's Answer, top of page 14.

Claim 1 of the present application further recites that the covered products matrix "includes a plurality of covered product types, and, for each covered product type, a plurality of transaction instruments." According to the Examiner, Axelrad teaches:

a matrix of available products, and that while the present reference focuses on equities and variations of equities, the claimed invention does not exclude equities and the argument as presented for the obviousness of a plurality of transaction instruments has been established in the offering of a variety of products, where the variety could be a variety of transaction instruments in the same manner as a variety of products. The presenting of available products from a matrix as claimed and disclosed by Axelrad for the development of an agreement ... using the web page makes obvious the various combinations of products and/or transaction instruments in order to generate the agreements surrounding such investments.

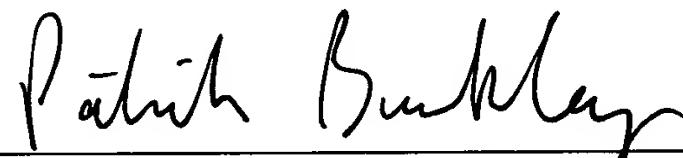
Examiner's Answer, top of page 15. Appellants respectfully disagree. Claim 1 of the present application recites a specific type of matrix, namely a covered products matrix having "a plurality of covered product types, and, for each covered product type, a plurality of transaction instruments." Nothing in Axelrad discloses such a matrix. Instead, Axelrad discloses that a user

can select one of a list of available funds (e.g., via web selection pane 510 of FIG. 5, web selection pane 710 of FIG. 7, and/or web selection pane 910 of FIG. 9). In no way does this disclose a covered product matrix, especially as is specifically recited in claim 1. Thus the Examiner's analysis fails at a point of novelty, and the Examiner has failed to make a *prima facie* case of obviousness. Appellants submit that reversal of the pending rejection of claim 1 is in order.

As required, this Reply Brief is submitted within two months after the mailing of the Examiner's Answer.

If any issues remain, or if the Examiner or the Board has any further suggestions for expediting allowance of the present application, kindly contact the undersigned using the information provided below.

Respectfully submitted,



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March 19, 2007

Date